

Bendigo Socially Responsible Growth Fund



CERTIFIED BY RIAA

Feel good about your investments.

Socially responsible investing generally involves investing in companies that choose to conduct their business in a socially conscious way. So if you feel strongly about where your funds are being invested, you may wish to consider the Bendigo Socially Responsible Growth Fund, designed to

- promote and sustain social good
- link the long-term success of organisations with positive environmental and social impacts, and
- provide comfort that good financial performance needn't compromise your values

Financial performance meets positive social change.

As well as access to socially responsible investments across a wide range of asset classes, the **Bendigo Socially Responsible Growth Fund:**

- is certified by the [Responsible Investment Association of Australasia](#)
- engages Sustainalytics, a responsible investment research firm, to provide ongoing, independent reporting to assist in meeting the Bendigo Socially Responsible Growth Fund's environmental, social and governance considerations.

So you can be confident that any financial gain you make sits equally well with your conscience.

A sound investment strategy.

The responsible investing industry is on the rise, with \$633.2 billion, or 47%¹ of all assets professionally managed in Australia considered 'responsible investments'.

Socially responsible investing can include a surprisingly broad range of industries from innovative technologies, aged care and health care to mining and retail fast food chains. The Bendigo Socially Responsible Growth Fund limits or avoids companies with significant involvement in gambling, arms trade, or other activities that we consider to have an adverse overall effect on the environment and human rights.

Annualised Average Return ²	1 Year	3 Years	5 Years	10 Years
Responsible Investment Fund	7.0%	11.5%	8.2%	6.4%
Growth Fund	3.7%	9.5%	7.5%	4.5%

Feel good investing made easy. Start today.

Investing in the Bendigo Socially Responsible Growth Fund is simple, whether you choose to do so via direct investment or through Bendigo SmartStart Super® .

	Direct investment	Through Bendigo SmartStart Super
Minimum investment	\$5,000	Nil
Open online	bendigobank.com.au/responsibleinvesting	bendigobank.com.au/super
In person	Visit your local Bendigo Bank branch	
Need more information?	Call 1800 634 969 for queries about the Fund	Call 1800 033 426 for queries about Bendigo SmartStart Super

Recommended Investment timeframe: 5 years +

Risk profile: medium to high risk

Need advice?

You can arrange a complimentary appointment with a financial planner by calling **1300 BENDIGO**

Bendigo Socially Responsible Growth Fund has been certified by RIAA according to the strict operational and disclosure practices required under the responsible investment certification program.

See www.responsibleinvestment.org for details.³



Issued by Sandhurst Trustees

¹ As at 31 December 2015 Source – responsibleinvestment.org Responsible Investment Benchmark Report 2016 – Australia.

² Source – responsibleinvestment.org Responsible Investment Benchmark Report 2016 – Australia
Based on the average Responsible Investment Fund (between 4-10 funds sampled depending on time period) and average Multi sector growth fund returns. The average performance in each time horizon has been determined using the asset-weighted returns (net of fees) from each responsible investment fund within its category. Past performance is not an indication of future performance.

³ The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence.

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